Certificate Number: 17082-PAM-DE-034418752

Bankruptcy Case Number: 20-00403



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 5, 2020, at 8:47 o'clock AM MST, ELISA M EMANUEL completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date:

May 5, 2020

By:

/s/Orsolya K Lazar

Name: Orsolya K Lazar

Title:

Executive Director